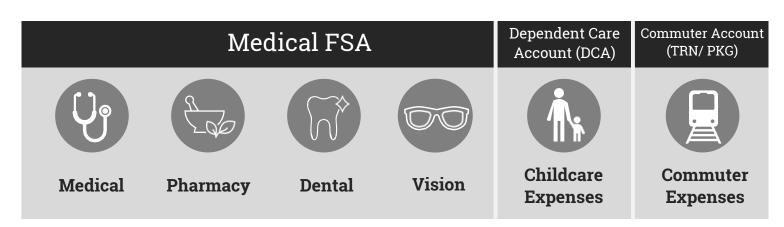


Flexible Spending Account Plan Enrollment Materials

No matter which health insurance plan you enroll in this year, you will likely have out-of-pocket costs. Save up to 30% on qualifying out-of-pocket expenses by setting aside pre-tax dollars from your paycheck with a flex account!



How does it work? It's simple.



Choose your annual election for each flex plan, based on your anticipated expenses.

Your annual election is deducted pre-tax from your paycheck in equal amounts during the plan year.

Swipe your card for eligible expenses or submit a claim for reimbursement.

This lowers your taxable income!

